

United States Bankruptcy Court
Western District of Washington

In re:
Jessica Doria Kai Curry
Debtor

Case No. 16-16122-MLB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0981-2

User: davidp
Form ID: 318

Page 1 of 1
Total Noticed: 13

Date Rcvd: Apr 06, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 08, 2017.

db +Jessica Doria Kai Curry, 1104 Park Hill Dr, Arlington, WA 98223-1136
956003270 +KIA Motors Finance, P O Box 650805, Dallas, TX 75265-0805
956003272 +Timeshare Kona Hawaiian Village, PO Box 29350, Honolulu HI 96820-1750

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
tr +EDI: QMPKLEIN.COM Apr 07 2017 00:08:00 Michael P. Klein, 330 Madison Avenue S, Suite 110,
Bainbridge Island, WA 98110-2544

smg EDI: WADEPREV.COM Apr 07 2017 00:08:00 State of Washington, Department of Revenue,
2101 4th Ave, Ste 1400, Seattle, WA 98121-2300

cr +EDI: FORD.COM Apr 07 2017 00:08:00 Kia Motors Finance Company, PO Box 20825,
Fountain Valley, CA 92728-0825

956003268 EDI: WFNNB.COM Apr 07 2017 00:08:00 Comenity Bank, PO Box 182273,
Columbus, OH 43218-2273

956003269 +E-mail/Text: bankruptcy.bnc@ditech.com Apr 07 2017 00:13:57 Ditech Financial LLC,
PO Box 6172, Rapid City, SD 57709-6172

956043482 EDI: Q3G.COM Apr 07 2017 00:08:00 Quantum3 Group LLC as agent for, Comenity Bank,
PO Box 788, Kirkland, WA 98083-0788

956003271 +EDI: NMTRD.COM Apr 07 2017 00:08:00 State of New Mexico, 1100 S St Francis Dr,
Santa Fe NM 87505-4147

956003273 +EDI: USAA.COM Apr 07 2017 00:08:00 USAA Federal Savings, 9800 Fredricksburg Rd,
San Antonio, TX 78288-0002

956081333 +E-mail/Text: bncmail@w-legal.com Apr 07 2017 00:14:06 USAA Savings Bank,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

956003274 +E-mail/Text: bankruptcydept@wyn.com Apr 07 2017 00:14:14 Wyndham Vacation Resorts,
9805 Willows Road, Redmond, WA 98052-2540

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

r Hugh Rainey, Re/Max Eastside
r Kailee Rainey, RE/Max Eastside Realtors
r Sarah Black, Re/Max Select

TOTALS: 3, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 08, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 5, 2017 at the address(es) listed below:

Gregory L Davies on behalf of Debtor Jessica Doria Kai Curry gdavieslaw@gregorydavieslaw.com,
kathleen.j@gregorydavieslaw.com;leslie.h@gregorydavieslaw.com
Lesley Lueke on behalf of Interested Party Courtesy NEF ecfwawb@aldridgepite.com,
llueke@ecf.inforuptcy.com
Michael P. Klein trusteeeklein@hotmail.com, kleinlaw133@hotmail.com,mklein@ecf.epiqsystems.com
United States Trustee USTPRegion18.SE.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1 Jessica Doria Kai Curry
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-7614**

EIN --_--_--_--_--_--

Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN _ _ _ _ _

EIN --_--_--_--_--_--

United States Bankruptcy Court **Western District of Washington**

Case number: **16-16122-MLB**

Order of Discharge**12/15**

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jessica Doria Kai Curry

4/5/17

By the court: Marc Barreca
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.